

# Congress of the United States

Washington, DC 20515

September 8, 2025

The Honorable French Hill  
Chairman  
House Committee on Financial Services  
2129 Rayburn House Office Building  
Washington, D.C. 20515

The Honorable Maxine Waters  
Ranking Member  
House Committee on Financial Services  
2221 Rayburn House Office Building  
Washington, D.C. 20515

Dear Chairman Hill and Ranking Member Waters:

We write to express our strong support for the long-term reauthorization and responsible reform of the National Flood Insurance Program (NFIP). Across the nation, both inland and coastal, the NFIP is a lifeline for homeowners, small businesses, and entire communities vulnerable to the disaster of flooding.

Families depend on NFIP to protect their homes and to access affordable mortgage financing in federally designated flood zones. In the event of a flood, NFIP covers direct physical losses to structures and belongings, resulting in more efficient recovery. This coverage is vital to the American people and the economy, as nearly all communities face some level of flood risk. Flooding is the most common and the costliest natural disaster, and 90% of all presidentially declared U.S. natural disasters involve flooding. Since 1996, flood events have occurred in all 50 states and 99% of U.S. counties. Nearly one-third of NFIP flood insurance claims come from outside of high-risk flood areas. Poor drainage systems, summer storms, melting snow, neighborhood construction, and broken water mains can disrupt people's entire lives at any time.

Most homeowners' insurance policies do not cover flood damage, with flood insurance being the only remedy to cover the cost of rebuilding, underscoring the tremendous importance of NFIP. This program creates faster paths to recovery and provides peace of mind for homeowners across the nation, for a situation that could otherwise be life-ruining and involve financial devastation. A lapse in the program's authorization means new policies could not be issued, existing policies could not be renewed, and real estate transactions in flood-prone areas may stall, leaving homeowners and businesses vulnerable. This could ultimately result in housing market instability, jeopardizing the financial security of our constituents.


Over the last decade, Congress has passed 33 short-term NFIP authorization extensions, which have been attached to contentious government funding bills. Had Congress not been able to pass a government funding bill, not only would the government shut down, but the NFIP program's authorization would have also lapsed. Congress cannot continue this dangerous cycle.

We look to better understand the committee's efforts to potentially reform NFIP, giving it long-term financial stability. Actions such as investing in improved flood mapping, mitigation incentives, and prudent updates to the program's pricing and coverage structure are crucial. But finding the right balance between affordability and soundness is essential to the reform's success. A reformed flood insurance program must not only protect taxpayers but also preserve reasonably priced flood insurance for individuals in high-risk areas.

With this in mind, we urge Congress to act promptly to reauthorize the NFIP on a long-term basis, allowing for a reform discussion to begin. One potential option is the bipartisan and bicameral National Flood Insurance Program Authorization Extension Act (H.R. 2822, S. 1015), which would extend the program through December 31, 2026, significantly longer than the typical short-term extensions passed by Congress.

As flooding becomes more frequent and severe, we must protect families and businesses by keeping this program operational while we work to deliver lasting, comprehensive reforms to strengthen and modernize it. We look forward to working with you on this critical issue.

Sincerely,



Cleo Fields  
Member of Congress



Mike Ezell  
Member of Congress



Troy A. Carter, Sr.  
Member of Congress



Shri Thanedar  
Member of Congress



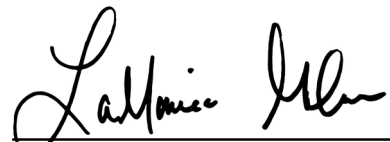
Marc A. Veasey  
Member of Congress



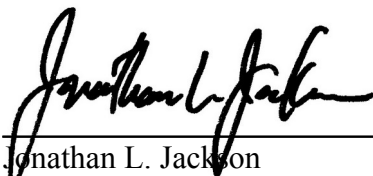
Lizzie Fletcher  
Member of Congress



Randy K. Weber, Sr.  
Member of Congress  
Vice Chair, Subcommittee on  
Energy

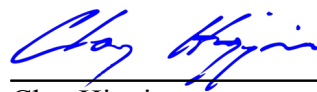


LaMonica McIver  
Member of Congress



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Jonathan L. Jackson  
Member of Congress



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Clay Higgins  
Member of Congress  
Ranking Member,  
Subcommittee on Border  
Security, Facilitation, and  
Operations



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Julia Letlow, Ph.D.  
Member of Congress



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David Rouzer  
Member of Congress



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Robert J. Wittman  
Member of Congress



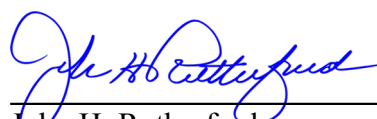
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Barry Moore  
Member of Congress



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Vern Buchanan  
Member of Congress



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John H. Rutherford  
Member of Congress